## IN THE CLAIMS:

Please amend Claims 1 and 4, as follows.

(Currently Amended) In a computer system that provides user access to a
database of items, and provides electronic shopping carts for allowing users to interactively
select and hold transactions for the items from the database, a method for redeeming
loyalty points, comprising:

providing an interface for identifying a transaction for an item\_the interface including a calculator allowing the user to calculate loyalty points need for the transaction without placing the item in the user's electronic shopping cart:

collecting the transaction in the user's electronic shopping cart;

repeating the steps of identifying and collecting transactions until the user is ready to check out:

verifying an amount of loyalty points for the collected transactions; and proceeding to an electronic checkout to complete the collected transactions[[,]] wherein completing the collected transactions includes:

converting the amount of loyalty points for the transaction into a currency value:

contacting the provider of the item for the transaction; and
providing the currency value to the provider of the item to complete the
transaction.

(Original) The method of claim 1, wherein the collected transactions comprise independent and dependent transactions.

- (Original) The method of claim 1, wherein the collected transactions comprise transactions for non-tangible items and transactions for tangible items.
- (Currently Amended) In a computer system that provides user access to a database of items, a method for facilitating the redemption of loyalty points, comprising: providing an interface for accessing a specified item;

providing a calculator on the interface allowing a user to calculate an amount of loyalty points needed to complete a transaction for the specified item;

providing an electronic shopping cart for collecting one or more transactions for the specified items;

verifying an amount of loyalty points for the collected transactions; and processing each of the collected transactions[[,]]

wherein processing each of the collected transactions includes:

converting the amount of loyalty points for the transaction into a currency

contacting the provider of the item for the transaction; andproviding the currency value to the provider of the item to complete the
transaction.

## 5. (Cancelled)

value:

- (Original) The method of claim 4, further comprising providing an amount of loyalty points accumulated by the user.
- (Original) The method of claim 4, wherein the collected transactions comprise independent and dependent transactions.

- (Original) The method of claim 4, wherein the collected transactions comprise transactions for non-tangible items and transactions for tangible items.
- (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for generating charitable donations to a particular charitable organization.
- 10. (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for making a contribution to an IRA account.
- 11. (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for gifting a product containing a currency credit to another individual.
- 12. (Previously Presented) The method of claim 1, wherein the collected transactions comprise a transaction for converting loyalty points into cash for paying bills.
- 13. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for generating charitable donations to a particular charitable organization.
- 14. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for making a contribution to an IRA account.

- 15. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for gifting a product containing a currency credit to another individual.
- 16. (Previously Presented) The method of claim 4, wherein the collected transactions comprise a transaction for converting loyalty points into cash for paying bills.